

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
Bayview Loan Servicing, LLC

In Re:
Mohamed Mohamed,

Debtor.



Order Filed on June 10, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-23027 MBK

Adv. No.:

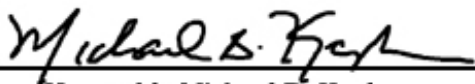
Hearing Date: 6/24/2020 @ 9:00 a.m..

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: June 10, 2020


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: Mohamed Mohamed

Case No: 18-23027 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bayview Loan Servicing, LLC, Denise Carlon appearing, upon a certification of default as to real property located at 53 Chestnut Street, Woodbridge, NJ, 07001, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Bruce C. Truesdale, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 26, 2020, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payment due March 2020 plus prior order balance of for a total post-petition default of \$3,924.31 (1 @ \$1,591.28, 3 AO @ \$756.06 1 AO @ \$756.08, less suspense \$691.24); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,294.31 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor will file a modified plan within twenty days of the entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that the debtor is in a forbearance for April 2020 through June 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2020 unless the forbearance agreement is extended, directly to Secured Creditor's servicer, Bayview Loan Servicing LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that at the conclusion of the forbearance period, Debtor shall make arrangements with Secured Creditor to address the payments that were subject to forbearance; and

It is further **ORDERED, ADJUDGED and DECREED** that if the parties do not reach an agreement within thirty days of the conclusion of the forbearance period, Secured Creditor can file a certification of default; and

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Debtor: Mohamed Mohamed

Case No: 18-23027 MBK

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CERTIFICATION OF DEFAULT

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments that are not otherwise covered by the forbearance period, are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Mohamed Mohamed
DebtorCase No. 18-23027-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2020.

db +Mohamed Mohamed, 53 Chestnut Ave, Avenel, NJ 07001-2141

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 12, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo docs@russotrustee.com
 Bruce C. Truesdale on behalf of Debtor Mohamed Mohamed brucectruesdalepc@gmail.com,
 bctpcecf@gmail.com;r49787@notify.bestcase.com
 Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Michael M Khalil on behalf of Debtor Mohamed Mohamed mkhalilecf@gmail.com
 Rebecca Ann Solarz on behalf of Creditor BAYVIEW LOAN SERVICING, LLC rsolarz@kmlawgroup.com
 Russell L. Low on behalf of Creditor Amgad Garas ecf@lowbankruptcy.com,
 ecf@lowbankruptcy.com;r57808@notify.bestcase.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8